

WHAT IS CLAIMED IS:

1. A method for accessing a plurality of financial accounts using a single sign on procedure, the method comprising the steps of:
 - 5 receiving a request from a user to access the plurality of financial accounts;
 - prompting the user for a user identification;
 - receiving the user identification from the user;
 - prompting the user for a password;
 - receiving the password from the user;
 - 10 prompting the user for ownership verification information related to at least one of the plurality of financial accounts;
 - receiving the ownership verification information from the user; and
 - providing the user with the requested access to the plurality of financial accounts.
2. The method as recited in claim 1, the method further comprising the steps of:
 - 5 determining the ownership verification information required for each of the plurality of financial accounts; and
 - ranking the ownership verification information for each of the plurality of financial accounts on the basis of the stringency of the ownership verification.
3. The method as recited in claim 2, wherein the stringency of the ownership verification is determined on the basis of the amount of ownership

verification information required .

4. The method as recited in claim 2, wherein the stringency of the ownership verification is determined on the basis of the level of detail of ownership verification information required .

5. The method as recited in claim 2, wherein the step of prompting the user for ownership verification information further comprises prompting the user for ownership verification information with respect to the financial account with the most stringent ownership verification.

6. The method as recited in claim 1, wherein the plurality of financial accounts reside on separate systems, the step of providing the user with the requested access further comprises providing the user with access to the separate systems.

7. The method as recited in claim 1, further comprising the step of providing the user with summary information with respect to the plurality of financial accounts.

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8. The method as recited in claim 1, further comprises the steps of: prompting the user to create a user identification; prompting the user to create a password; and establishing the user identification and password with respect to the user, wherein the creation and establishment steps occur online.

9. The method as recited in claim 8, wherein the creation and

establishment steps occur during a single online session.

10. The method as recited in claim 1, further comprising the step of prompting the user to create original answers to challenge questions.

11. The method as recited in claim 10, wherein the user forgets its password, the method further comprising the steps of:

presenting the challenge questions to the user;

receiving the user's answers to the challenge questions; and

5 providing the user with the requested access if the user's answers to the challenge questions match the original answers.

12. The method as recited in claim 1, further comprising the step of prompting the user to create cue questions, the cue questions providing the user with a cue as to the user's password.

13. The method as recited in claim 12, wherein the user forgets its password, the method further comprising the steps of:

presenting the cue question to the user;

receiving the user's answer to the cue question; and

5 prompting the user for the password.

14. The method as recited in claim 1, further comprising the steps of: prompting the user to select which of the plurality of financial accounts the user desires to access online;

receiving the user's selection of financial accounts; and

5 providing the user with access to only the selected financial accounts.

15. The method as recited in claim 14, the method further comprising the steps of:

determining the ownership verification information required for each of the selected financial accounts;

5 ranking the ownership verification information for each of the selected financial accounts on the basis of the stringency of the ownership verification; and

10 wherein the step of prompting the user for ownership verification information further comprises prompting the user for ownership verification information with respect to the selected financial account with the most stringent ownership verification.

16. The method as recited in claim 15, further comprising the steps of:

prompting the user to see if the user desires to view an additional one of the plurality of financial accounts;

5 receiving the additional financial account from the user;

determining the ownership verification information required for the additional financial account; and

performing the ranking step again, taking into account the ownership verification information for the additional financial account.

17. The method as recited in claim 1, wherein the financial accounts include checking and savings accounts, mortgages, credit card accounts, investment accounts, online trading accounts, auto loans and leases, home equity loans, personal loans, trust accounts, 401k accounts and insurance accounts.

18. The method as recited in claim 1, wherein the step of providing the user with the requested access further comprises the step of providing equal and independent access to each of the plurality of financial accounts without regard to the type of financial account.

19. The method as recited in claim 1, wherein the step of providing the user with the requested access is independent of the ownership of any particular type of account.

20. The method as recited in claim 1, further comprising the step of displaying the plurality of financial accounts to the user in response to the user identification received from the user.

21. A method for controlling access to a financial services Internet site comprising the steps of:

receiving a request from a user to sign up to the financial services Internet site;

5 determining if the user is a customer having at least one financial account at the financial institution operating the financial services Internet site;

allowing the user to create a user identification and password regardless of whether the user is a customer;

if the user is a customer:

10 prompting the user for authentication information related to the at least one financial account;

receiving the authentication information from the user; and

displaying a summary of the at least one financial account to the

user.

22. The method as recited in claim 21, wherein the user has a plurality of financial accounts at the financial institution, the method further comprising the steps of:

displaying a list of the plurality of financial accounts to the user;
5 receiving a list of selected financial accounts from the user; and
displaying a summary of only the selected financial accounts to the
user.

23. The method as recited in claim 22, further comprising the steps of:
determining the ownership verification information required for each of
the selected financial accounts;

ranking the ownership verification information for each of the selected
financial accounts on the basis of the stringency of the ownership
5 verification; and

wherein the step of prompting the user for ownership verification
information further comprises prompting the user for ownership verification
information with respect to the selected financial account with the most
10 stringent ownership verification.

24. The method as recited in claim 21, wherein the user has a plurality of financial accounts at the financial institution and wherein the plurality of financial accounts reside on separate systems, the method further comprising the step of providing the user with access to the plurality of financial accounts
5 on the separate systems.

25. The method as recited in claim 24, further comprising the step of allowing the user to conduct transactions with respect to at least one of the plurality of financial accounts.

26. The method as recited in claim 21, further comprising the step of allowing the user to perform the steps of creating the user identification and password in more than one session.

27. The method as recited in claim 21, wherein the user is an individual.

28. The method as recited in claim 21, wherein the user represents a business.

29. A system for controlling access to financial accounts comprising:
an interface to a network, wherein a user can connect to the interface through the network;

5 at least one network server coupled to the interface, the network server communicating with the user to:

receive a request from the user to access at least one of the financial accounts,

receive a user identification and password from the user, and

receive ownership verification information from the user related to the at least financial account;

10 an application server coupled to the network server, the application server verifying the user in response to the ownership verification information; and providing the user with information related to the at least one financial

account; and

15 at least one financial system coupled to the application server, the at least one financial system maintaining the at least one financial account, wherein the application server connects the user to the at least one financial account on the at least one financial system.

30. The system as recited in claim 29, further comprising:

5 at least a second financial system coupled to the application server, the at least one financial system and the second financial system requiring different ownership verification information, the application server requesting and receiving from the user the most stringent ownership verification information.

31. The system as recited in claim 30, further comprising:

a database coupled to the application server, the database containing the ownership verification information for the at least one financial system and the second financial system.

32. The system as recited in claim 29, further comprising a firewall coupled between the network and the interface.

33. The system as recited in claim 29, further comprising a firewall coupled between the interface server and the application server.

34. The system as recited in claim 29, wherein the network is the Internet.